

**7U.S. Department of Housing and Urban Development
Consolidated Plan System
SF424 Supporting Documents**

In reference to submission:

Applicant Identifier: B-01-MC-47-0009

State Identifier:

Federal Identifier:

Contact Person: John Minter
(615-890-4660)

17. If applicant is delinquent on Federal debt, attach an explanation:

N/A

**CITY OF MURFREESBORO
PROPOSED STATEMENT OF
COMMUNITY DEVELOPMENT OBJECTIVES
AND
PROJECTED USE OF FUNDS**

Objectives

The Community Development Block Grant program will provide the City of Murfreesboro \$728,000 for the grant year 2003-2004. These funds will be used to provide decent housing and a suitable living environment in the City. Programs will be directed toward neighborhood revitalization, economic development and the provision of improved community facilities and services.

Projected Use of Funds

- **Priority 1 – Decent Housing**

Homeowner Housing Rehabilitation **\$ 283,248**

We plan to rehabilitate 10 houses under this activity using CDBG program funds at about \$25,000 per house. We plan to use HOME funds as a leverage if funded this year to complete these houses with available Block Grant money. The costs of doing the write-up and inspections are included in this line item.

Home Ownership Assistance **\$ 72,279**

Funds will be used to continue our program of helping low-income homebuyers make upfront payments. Applicants will be required to make a small out-of-pocket payment to qualify. We expect to assist in the purchase of 15 homes at approximately \$4,200 per home. Product delivery cost is included in this line item. We expect a carry over from prior year funds of \$167,593 and we expect to receive program income of about \$50,000 during the program year.

- **Priority 2 – Suitable Living Environment**

Public Facilities and Improvements

Street Improvements **\$ 120,000**

Provide funding for the next phase of work on the street project which will include North Spring Street between Oak Street and Lokey Avenue to include paving of side streets between North Church Street and North Spring Street. This will be Phase 2 of work on this street which we expect to complete in 2003 with funding from 2000, 2001 and 2002 and 2003. The expected cost is between \$350,000 and \$400,000

Crime Prevention **\$ 45,000**

Provide partial funding for youth programs designed to provide training and enrichment while discouraging low-income endangered youth from becoming involved in crimes such as gang participation and drug activities (Stars Program).

Tree Safety **\$ 20,000**

Provide funding to remove dead trees on the property of low-income homeowners that are a safety hazard to the owner or to the Public.

- **Priority 3 – Economic Development**

No New Funding

Provide funding for planning meetings to get the micro enterprise program up and running to use with \$925.00 carried over from last year. Provide for supplies for seminars for small and minority businesses.

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Public Service

Child Abuse Prevention

\$ 28,000

Provide partial funding for the Tender Care Parenting Program which provides help to young unmarried, low income pregnant females or new mothers in providing a positive, nurturing environment for their children and preventing child abuse by providing one-on-one support, parent education, budgeting skills, stress management strategies and linking mothers to community resources.

Elderly Day Care

\$ 8,000

Provide partial funding of the Adult Day Care Service provided by the St. Clair Street Senior Center. The program is designed to provide a place for elder seniors to stay with supervision while their family members work and earn a living or just have a break in care giving.

Homeless

\$15,000

Provide partial funding for emergency shelter for the homeless, administered by the Salvation Army.

General Management Oversight and Coordination

\$136,473

Provide funding for salaries and benefits, office supplies, travel, fair housing activities, telephone service, etc. There is a 20% cap on expenditures for Administration. The City of Murfreesboro has developed the proposed statement of projected use of funds in a manner that gives maximum priority to activities that benefit low and moderate income persons or aid in the prevention of slums or blighted areas. Not less than 70% of all CD funds expended during the three years specified period shall principally benefit persons of low and moderate income.

Public Facilities, Housing Rehabilitation, Direct Home Owner Assistance, Crime Prevention, tree removal, Homeless/Child Care, Economic Development, and Child Abuse Prevention all meet the national objective of benefit to low and moderate-income persons.

Citizens were encouraged to examine the contents of this Statement and submit their comments to this office. There was a 30-day comment period, which began April 14, 2003 ending May 13, 2003. Copies of the annual update to the Consolidated Plan were available at the Linebaugh Public Library and at City Hall in the Community Development Office. A Public Hearing will be held at City Hall, Room 218, on May 22, 2003 at 6:30 PM.

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**CITY OF MURFREESBORO
ONE-YEAR ACTION PLAN
FOR
FY 2003-2004**

Resources Expected to be Available:

1. Federal Resources

The City of Murfreesboro expects to receive \$728,000 under the Community Development Block Grant and \$48,300 in Emergency Shelter Grant funds through the State program. The Public Housing Authority expects to receive \$377,092 in Public Housing Operating funds, \$680,346 in Capital Fund Program, and \$3,234,551 in Section 8 funding.

We expect to have \$476,610 in Community Development Block Grant funds remaining from prior years to be reprogrammed in the 2003-2004 program year. All funds will be used to address the priority needs and specific objectives identified below and in the 2000 Consolidated Plan.

A. Low Income Housing

The plan shows that there is a shortage of low income housing in Murfreesboro. The Murfreesboro Housing Authority provides housing for low-income families in that it operates 4 public housing complexes in the city and provides a total of 350 units of public housing. This still leaves a great shortfall that is partially made up through the use of Section 8 Tenant-Based Assistance. The Public Housing waiting list has 257 families on it.

One of the major items in the high priority of needs is to provide more Section 8 units for those families with high housing cost burdens. The Murfreesboro Housing Authority has \$3,234,551 in Section 8 funds to provide decent, safe, sanitary housing to very low-income families with high cost burdens. Murfreesboro Housing Authority now provides a total of 573 Section 8 housing units. The Section 8 waiting list consists of 311 families. The waiting list has been closed since May 31, 2001.

- B.** In the provision of Public Housing it is necessary to have management oversight and maintenance of the units and grounds. The Housing Authority will have Public Housing Operations Subsidy funds available in the amount of \$377,092 to perform these functions for the period April 2003 through March 2004.

Low-Income housing is also provided by other housing providers that receive Section 8 funding as follows:

State of Tennessee THDA provides about 219 units of Section 8 housing in Rutherford County, with 139 of these units in the City of Murfreesboro at a cost of \$591,672 and has 67 families on the waiting list.

Spring Valley and Rolling Acres also contracts Section 8 units. Spring Valley has 126 units and Rolling Acres has 50 units provided at a cost of \$536,340 and \$212,832 respectfully.

Mid-Town Estates has 88 Section 8 units funded through THDA.

C. Capital Fund Program 2003 – The Murfreesboro Housing Authority also receives the Capital Fund Program. The 2003 funding of \$638,346 already approved by HUD will be used to further improve administration of the plan, landscaping, replacement of gutters & downspouts, maintenance building renovation, replacing appliances, replacing storm doors, old administrative building renovation and miscellaneous repair to the units in general.

2. Other Resources

The City will receive a total of \$48,300 Emergency Shelter Grant funds from the State. Of these funds \$46,000 are passed through to Emergency Shelter Operators to carry out Homeless activities. Each organization will provide its' own matching funds. The additional \$2,300 will pay administrative cost to the City as provided by the State Grant.

Housing Rehabilitation is an activity shown in our Consolidated Plan as an ongoing activity to provide decent, safe and sanitary housing and to prevent the loss of low income housing stock. We expect to rehabilitate 10-12 owner occupied houses using CDBG funds. The City will apply for HOME Program funds from the State to help fund this activity.

Care for the Homeless is another high priority area identified in the Consolidated Plan. Funds have been made available by the State to help the homeless care providers in this City carry out their mission in caring for the homeless. The Salvation Army and the Room-in-the-Inn are providing temporary shelter and food for the homeless. The Domestic Violence Program is caring for battered spouses and those children affected by these domestic problems, and is instrumental in restoring families to a normal life style. The Mid Cumberland Community Action Agency is using a portion of its resources to prevent homelessness. They are all partially funded through the Emergency Shelter Grant, which is awarded to the City of Murfreesboro by the State of Tennessee.

Private funds will be used by homeowners who have rental property to be rehabbed. These funds may have to be borrowed from local banks.

The Affordable Housing Assistance Program for low-income, first-time homebuyers is funded using Community Development Block Grant (CDBG) funds, and the average down payment and closing cost is \$4,200 per home.

Activities to be Undertaken:

See attached tables and maps.

Geographic Distribution:

1. *Housing Rehabilitation*

The Homeowner Housing Rehab Program is carried out on a citywide basis. The only criteria being ownership of the house, household meeting income requirements and the property having at least one major code violation.

2. *Affordable Homeownership Program*

This program provides Home Ownership Assistance to low income, first-time homebuyers in the form of a zero percent loan deferred for one year to pay the down-payment and closing costs. This is a citywide program.

3. *Street Improvement*

The Street Improvement Project will involve North Spring Street from Oak Street to Lokey Avenue. The Project may include the paving of some side streets between North Spring Street and North Church Street.

Homeless and Other Special Needs Activities:

The City of Murfreesboro is presently working with the local care providers who provide emergency shelter and food for the homeless. They also assist in finding employment and permanent housing.

The *Salvation Army* provides emergency shelter for up to 18 single men in barracks type rooms located in it's Center of Hope and has the capacity to house four families in its family rooms located in the same facility. The shelter can house and feed 16 men, 16-24 women and children at any time. They also feed about 30 people each day. The average number of people served in the shelter per day is 34.

The Salvation Army also has its own kitchen and dining room facilities and prepares and serves an average of 2,688 meals per month. They are partially funded by the local United Way and receive Emergency Shelter Grant funds from the City. The City receives its ESGP funds from the State Department of Human Services.

Room in the Inn of Rutherford County The Room in the Inn provides food and emergency shelter for about 25 persons per day. It is a church sponsored organization and uses a number of volunteers from churches and the community to operate the shelter. Food is prepared by local churches and brought in to be served. It also receives Emergency Shelter Grant funds, and it assists the homeless in job searches and in finding permanent housing.

The Domestic Violence Program assists battered wives and houses these wives and their children. It has a crisis hotline, it provides housing and food, works with the police in intervention, with Social Service Advocacy groups, and with the courts to provide protection for battered females. Last year total persons sheltered was 289, a total sheltered night of 3,089, received 5,899 Hot Line calls, 4,519 information and referral calls, served a total of 1,679 persons . The program receives ESGP funds that the City receives through the State of Tennessee. It used 4,038 hours of donated labor.

The City provides Emergency Shelter Grant funds to *Mid-Cumberland Community Action Agency* to be used for homeless prevention. The funds are used to pay rent and utilities. Its primary objective is to stabilize families by making those payments, thereby preventing the loss of housing.

Severe Mental Illness- The Guidance Center has about 8 referrals per month to place mentally ill people in housing. They are able to place about 4. Some, who are not placed, are able to live with relatives and others have to live in shelters for the homeless. There is one group home for those who need assisted living; it houses 4 men. The cost to reside in a group home is \$625 per month to \$1,000 per month. Therefore, there are some people who need housing but cannot afford it. We need affordable housing for the mentally ill. A number of mentally ill persons have to be housed outside the county because of the cost of housing.

The City has very little transitional housing and no SRO's for single men and women, but there is a great need for both. The City will apply for Homeless Assistance funding to make transitional housing available. The Murfreesboro Housing Authority is now working with its tenants to help them with low income housing while they participate in a self-help program. The Program is a 5-year program designed to enable families to become self-sufficient and no longer dependent upon federal assistance.

Special Needs Persons Who Are Not Homeless;

The City has been blessed with organizations that provide group homes for the mentally ill who are not severe enough to be confined to the State Mental Institution. These persons need help because they cannot maintain a normal life-style alone, but they do well in an assisted-living environment. Pathfinders, in Murfreesboro, the Veteran's Administration Hospital, and the Guidance Center are all providing help to these needy people. However, there remains a problem of funding. We will be asking HUD for partial funding for these projects.

Disabled persons with cancer and the disabled with AIDS are persons in need of assistance in finding a place to reside in the County. The County does not have a large population of persons in this category. However, this population is growing and it is becoming more and more apparent that there is a need for assisted housing for persons with cancer and those with AIDS. Rutherford County has no housing

facilities for those with AIDS. However, Davidson County provides housing for persons with AIDS through Nashville Cares and provide services for Rutherford County.

Frail Elderly- Those who are not sick to the point that they need to be confined to a nursing home, but need some help in carrying out day to day life activities. Such Activities are provided by Assisted Living Organizations for the elderly. Westbrook Towers is a 230-apartment facility, which does a good job in providing for the elderly. There is also Adam's Place, which provides independent living, assisted living and will provide a nursing home for the elderly. There are four other facilities for the elderly, Boulevard Terrace, Murfreesboro Residential Care, and Stones River Manor. Broadmore Assisted Living at Murfreesboro is an assisted living community for the frail elderly; the expected capacity is 120 units.

Elderly Day Care - The St. Clair Street Senior Center provides low-cost adult day care for those elderly who typically have memory loss or physical impairment which prohibits independent function and who reside with close relatives who help them in their time of dependency and need. Most of the 34 participants already served would have required institutional care had their families not provided significant supportive supervision. The program enables caregivers to continue to care for their loved ones while maintaining their jobs during the day.

Child Abuse Prevention – The Tender Care Parenting Program is provided by the Exchange Club Family Center. The program goal is providing a positive, nurturing environment for children and prevents child abuse by providing in-home visitation services to high-risk parents. One-on-one support, parent education, budgeting skills, stress management strategies, and linking mothers to community resources are provided. Referrals for services are solicited from the Murfreesboro Housing Authority, Middle Tennessee Medical Center, Rutherford County Health Department, and First Call for Help, Rutherford Primary Care Clinic, pediatricians and obstetricians, Murfreesboro City School, and other social service providers.

Crime Prevention - People First of Tennessee, Inc., accomplishes the STARS Program. This project provides training and enrichment to low-income endangered youth. It also discourages those youth from becoming involved in crimes such as gang participation and drug activities.

Other Actions:

Fair Housing

The City, acting on HUD's recommendation, had a Fair Housing Impediment Study completed and is working on activities to eliminate the impediments uncovered by the Study. The Study indicated a problem in the area of Rental Property and discrimination towards female Head of Households, especially those who are Black.

There are two practical ways to handle this problem, i.e. Tester and Public Awareness Campaigns. The City has chosen to do the latter. This is being done by running Fair Housing Awareness Spots on the local cable network on those channels that are popular to the general public and on the city's Government Channel.

We plan to run the TV ads from July 2003 through December 2003. We also plan to conduct a Fair Housing Seminar and continue to discuss Fair Housing in our First-time Homebuyers Classes and counseling sessions.

This year FY04 we will conduct a Fair Housing study to see how effective our campaign has been.

Actions to Remove Obstacles

Affordable Housing- The City presently runs an affordable housing assistance program for low income, first-time homebuyers. This allows persons of low income to move into their own homes and free up units that are needed for other low-income households and very low-income households. This makes more housing available for low-income families.

Habitat for Humanity - Provides new housing for low-income families. These houses are purchased under a special agreement and payment plan for low-income needy families who are willing to supply the required hours of sweat equity instead of down payments.

Barriers to Affordable Housing

The City will continue to work with and support housing developers who are making an effort to provide housing that is decent, safe and sanitary and at the same time, affordable.

Lead-Based Paint Hazards

The City has prepared itself to comply with EPA, HUD and State of Tennessee Lead-Base Paint regulations and is currently in compliance with these laws. Murfreesboro's Housing Rehabilitation Specialist is licensed by the State of Tennessee to do inspections, risk assessments and clearance testing.

The City has no contractors licensed to do abatement work. We do have five rehabilitation contractors that have attended training and have received certification in accordance with 24 CFR Part 35 Sub-paragraph 35.1330 Interim Control (IV) which allows them to do remodeling of homes that have lead-based paint hazards using safe work practices.

The State of Tennessee also has a list of companies licensed by the State to do inspections, risk assessment and clearance testing of housing units that may have

lead-based paint. We use these companies to do our inspections, risk assessments and clearance testing.

The City also informs the homeowner about any problem or presence of lead and about the effects of lead poisoning.

In our Affordable Housing Program the City provides a free visual inspection for low-income first-time homebuyers who are purchasing older homes.

Poverty Reduction

Poverty in the City is very low and jobs are readily available. The major problem is making sure that those persons who want to work can work. The City is working to find someone to provide more affordable low-income day care for children to allow young single mothers who want to improve their standard of living to do so.

Motlow State College and the Murfreesboro Housing Authority are working together to provide educational and job opportunities to those who have a desire to better their living conditions.

Institutional Structure

The City makes an effort to involve the different departments within the City government to obtain information and suggestions on where the city can best utilize its Block Grant funds. The City holds public hearings to tell the citizens about the funding it expects to receive and it conducts a meeting with local officials, care providers, and citizens who might want to attend, to inform those who are present about the programs we run, the funding available, and to receive information from them about what our needs are in the City and the adjoining county. The people who attend the meeting also have information about what is presently being done and about things that are being considered to elevate or minimize known problems.

Coordination between Public and Private Housing and Social Service Agencies

The City has asserted efforts to enhance coordination between public and private housing providers. The City asks the public health officials to attend the planning meetings and to provide information about public health problems.

Social Service Agencies are also encouraged to attend the planning meetings to inform us about services and assistance being made available and to learn from care providers and the public just what they see the problem to be.

Public housing is well maintained in the city and the public housing residents meet regularly to talk about concerns to include the condition of property and needed improvements. These meetings are held with a member of the Housing Authority staff.

An information and referral system has been in place for about three years and is called First Call for Help. It is co-located with United Way of Rutherford County. Persons in need of assistance will be referred to the proper agency by other agencies or law enforcement personnel or they will be referred to the 24-hour information and referral service.

Resident Initiatives

The Murfreesboro Housing Authority works closely with the public housing residents and addresses their concerns. Approximately 46 families are currently enrolled in a Family Self-Sufficiency program to set education goals in an effort to become self-sufficient and off government assistance. A number of families have realized success through this program. The Housing Authority considers concerns and recommendations of the Resident Committee.

The Murfreesboro Police Department, Murfreesboro Parks and Recreation Department and the Murfreesboro City Schools have joined with the Murfreesboro Housing Authority in a most innovative program to enhance the "quality of life" for the residents in our communities. In the Franklin Heights area one building of six 4-bedroom apartments have been set aside (317-A is a police precinct,, 317-B is used by Parks and Recreation to further their children and family program, 317-C is used by the residents and Resident Activities Coordinator for meetings, crafts, commodity distribution, clothes closet for the needy, games, etc., 317-D and J are used by the City Schools for an adult education program to include child care for children under the age of three while the parent is in class. 317-K is used by the City Schools for a Family Resource Center.) The Recreation Building at Franklin Heights has been renovated to accommodate up to 38 children in a preschool for 3 and 4-year old children. Social services have been duplicated in the Highland Heights project, having already in place a police precinct, Parks Department unit and a Family Resource Center. A pre-school and adult ed (also City School run) is currently in place in our Mercury Court development. Oakland Court boasts space set aside for the after-school program for children and now houses our third pre-school. Mercury Court is adjacent to the new Patterson Park Community Center which will have space available for the Project Go! And Project YIELD! Programs

The administration and Board of Commissioners of the Murfreesboro Housing Authority are quite proud of the partnerships with the different departments of our City. Current programs at our Franklin Heights development won four national awards during 2001: a Best Practice from the International City Management Association, MagnaAward from the National School Board Association, Communities Can! Award from Georgetown University in Washington, D.C. and a National Association of Housing Award of Merit. .

Public Housing

The Public Housing Agency in Murfreesboro is doing a great job and is not in trouble. The City does not plan to interfere in its operation.

Program-Specific Requirements

1. CDBG - See CD program funds available which support and explain the funding for these items shown in the final statement of use of funds.
2. Attached sheet shows CD program funds available, funds expected to be available in the coming program year, and the activities that these funds will be used for. All funds are programmed to specific activities, and none are set aside as a contingency for cost overruns.
 - (A) Program Income
Program income received during the coming year will be used to carry out the same programs that produced them. Program income is expected to be about \$50,000.
 - (B) Surplus
The City has no urban renewal settlement funds.
 - (C) Funds Returned to Line of Credit
The City does not expect to have any funds returned to the line of credit. Recaptured funds will be used as Program Income and put back in the activity from which originally paid.
 - (D) The City has no float-funded activities, and is not in the process of planning one.

Citizen Participation

The City of Murfreesboro Community Development Office conducted three public hearings, the first on March 20, the second on April 24, and the third on May 22, 2003. All were conducted at City Hall in Room 218. The Action Plan was made available to the public from April 14 through May 13, 2003. There were no comments received.

Urgent Needs

The City has no CDBG funds set aside for needs having a particular urgency to handle conditions that pose a serious and immediate threat to the health and welfare of the community where other financial resources are not available.

If such a threat occurs, the City will make funds available and might have to reprogram CDBG funds to handle such emergencies.

HOME Program Funds

The City expects to apply for HOME funds this year in the amount of \$500,000 to be spread over a three-year period.

Table 2A*
Priority Needs Summary Table

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low		Unmet Need	One Year Goals
Renter	Small Related	0-30%	H	487	50
		31-50%	H	179	20
		51-80%		79	10
	Large Related	0-30%	H	15	4
		31-50%		18	3
		51-80%		15	3
	Elderly	0-30%		7	0
		31-50%		25	10
		51-80%		8	0
	All Other	0-30%		50	5
		31-50%	H	36	18
		51-80%		60	10
Owner		0-30%	H	18	5
		31-50%	H	20	10
		51-80%		10	3
Special Populations		0-80%			
Total Goals					